

**UNITED STATES DISTRICT COURT
DISTRICT OF MAINE**

UNITED STATES OF AMERICA

v.

ANDRE HILL

No. 2:24-mj-00187-KFW

AFFIDAVIT IN SUPPORT OF CRIMINAL COMPLAINT

I, David Fife, being duly sworn, depose and state as follows:

INTRODUCTION AND AGENT BACKGROUND

1. I make this affidavit in support of a criminal complaint charging Andre Hill with violations of Title 18, United States Code Section 1344, bank fraud.

2. I am a Special Agent (SA) with Homeland Security Investigations (HSI) and have been since August 2009. I am currently assigned to HSI's Portland, Maine office. I have participated in numerous criminal investigations, to include those involving financial fraud, wire fraud, money laundering, and computer fraud/intrusions. In my career, I have used various investigative tools and techniques, including the use of search warrants.

3. This affidavit is intended to show that there is probable cause for the requested complaint. The facts set forth in this affidavit are based upon my personal knowledge, information obtained during my participation in this investigation, including information provided by other investigators, my review of documents and computer records related to this investigation, and information gained through my training and experience. Based on my training and experience and the facts as set forth

in this affidavit, I submit that probable cause exists to believe that Andre Hill committed bank fraud, in violation of 18 U.S.C 1344, as alleged in the criminal complaint.

PROBABLE CAUSE

Initial Information from Bangor Savings Bank

4. On about January 10, 2023, I received information from a fraud analyst at Bangor Savings Bank (BSB), a financial institution whose deposits are insured by the Federal Deposit Insurance Corporation (FDIC), in Bangor, Maine. BSB reported an emerging fraud trend they had observed since approximately April of 2022, which appeared to be linked to a coherent criminal organization (the “ORGANIZATION”) likely operating out of south Florida. This trend, internally labelled as “digital wallet fraud,” had so far impacted at least 145 BSB customers. According to BSB, the ORGANIZATION appeared to have acquired a large amount of BSB customer contact data as well as some portion of the debit card account numbers,¹ which enabled them to begin sending large volumes of fraudulent (spoof) BSB text messages to customers mimicking a fraudulent account charge auto-text alert notification. If a customer responded to the spoofed message that they had not in fact authorized the non-existent charge in question (via a “YES/NO” text response), the ORGANIZATION would immediately contact the customer from a spoofed version of the legitimate BSB call center number (1-877-226-4617) to “walk them through” the fraud reporting process, as

¹ I know based upon my training and experience that this type of data can commonly be purchased on darknet marketplaces in bulk, sometimes broken up and categorized by the targeted bank or by a specific intrusion/breach event (TJ Maxx, Target, etc.).

the positive response had signaled to the ORGANIZATION that this was in fact a valid customer account. At this point, the ORGANIZATION would collect all relevant account data (PINs, etc.) from the customer, and appeared to be simultaneously loading the customer's newly compromised debit cards into mobile digital wallet platforms such as Apple Pay/Samsung Pay so that the cards could be used at any store that accepted digital wallet transactions.²

5. Because the loading of a debit card into a digital wallet would trigger a text message verification code to the true account holder's registered number, the ORGANIZATION would explain to the customer that the code they were about to receive was from BSB, and that they would need to provide it for verification. Once this had occurred, the compromised card would be fully digitized and under the control of the ORGANIZATION. In most cases, the ORGANIZATION would visit stores that allowed large cash-back transactions with any purchase, and would purchase a small item (food, greeting cards, etc.) and then request the maximum amount of cash back (often between \$200-\$400 per transaction).

6. BSB further reported that the vast majority of the customers affected were located throughout Maine, though the bank did receive some reports of fraud from BSB account holders located outside the state. However, the approximately 145 known impacted customers only included the customers who had reported the activity to BSB

² A digital wallet is a financial transaction application that runs on any connected device. It securely stores payment information and passwords in the cloud. Digital wallets may be accessible from mobile devices, such as cell phones. Users enter and store credit card, debit card, or bank account information and can then use their device to pay for purchases rather than relying on a card or check.

and/or were detected by the bank; due to the nature of the fraud, the charges themselves could not be easily detected by BSB's internal controls because the compromised debit cards were being loaded into trusted and verified third-party digital wallet platforms such as Apple Pay/Samsung Pay. Several days after initial notification, BSB provided me with a spreadsheet detailing approximately 533 successful fraudulent transactions they had tied to the ORGANIZATION from April 2022 through early January 2023. These were based mostly on disputed transactions reported to BSB by account holders. I reviewed the spreadsheet and noted that the majority of the transactions had occurred in south Florida, notably in the Miami/Fort Lauderdale region, though a number also occurred in the New York City and Washington, DC metropolitan areas, among other outlier locations.

BSB Digital Wallet Fraud in Maine on January 9-10, 2023

7. In their initial reporting to me on January 10, 2023, BSB also indicated that they believed the ORGANIZATION was physically operating in the state of Maine at that moment and had conducted very recent digital wallet transactions using compromised accounts at a variety of businesses in the Portland, ME region. More specifically, BSB reported that on January 9 and 10, 2023, they detected thousands of dollars of fraudulent transactions involving numerous customers that had occurred at several Walgreens stores, Hannaford grocery stores, 7-Eleven gas stations, and U.S. Post Offices in the area. In these instances, BSB reported that the compromised customers had received spoof texts beforehand followed by phone calls from individuals pretending to be BSB customer service representatives.

8. Following receipt of this information, on January 10, 2023, I visited several of the locations in the Portland area that had been targeted by the ORGANIZATION in order to collect surveillance footage of the individual(s) involved. In each instance (Hannaford, Walgreens, U.S. Postal facilities, etc.), surveillance footage revealed the same individual: a black male with dreadlocks, likely in his early 20s and between 5'9" and 6' tall, wearing a surgical mask that obscured his face from the bottom of the nose to the chin. In several instances, particularly those involving self-check-out kiosks at Hannaford grocery stores with a top-down camera, the man could be seen manipulating his phone to a digital wallet app, which then displayed what appeared to be a BSB bank card on the screen.³ Below is a still image of the individual entering a Hannaford grocery store in South Portland, ME on January 9, 2023:

³ I know that Bangor Savings Bank debit cards are (or were at the time of these transactions) white with a blueish pattern running across the middle of the card. This blue strip on a white background card was clearly visible on the subject's phone screen during these transactions.



9. Regarding the Hannaford locations, the individual visited stores in Scarborough, Westbrook, Portland, and South Portland on January 9th, 2023, between approximately 1:27 PM and 6:05 PM, and in the case of Westbrook, returned to the same store several hours after the first attempts. At the Westbrook and Scarborough locations, surveillance footage from the parking lots revealed that the individual was driving a white sedan with darkly tinted windows, which appeared to resemble a Mercedes or BMW. However, footage from the parking lots of the other locations was not available, and in the instances in which parking lot footage was available, the individual parked in a distant part of the lot, far from the cameras near the front of the store. The transactions at each location varied, but in almost every case, the individual purchased a small item (potato chips, cards, etc.) and then withdrew large amounts of cash.

10. The individual made the following transactions, among others, on January 9, 2023, using BSB debit card numbers without the account holders' knowledge or consent:

Card Ending	Location	Description	Approximate Amount
1443	South Portland Hannaford	Point of Sale Debit	\$201.15
1443	South Portland Hannaford	Point of Sale Debit	\$204
7888	Westbrook Hannaford	Point of Sale Debit	\$186.26
7888	Westbrook Hannaford	Point of Sale Debit	\$181.34
7888	Westbrook Hannaford	Point of Sale Debit	\$197.54
7888	Westbrook Hannaford	Point of Sale Debit	\$501
8488	Scarborough Hannaford	Point of Sale Debit	\$552
8488	Scarborough Hannaford	Point of Sale Debit	\$501
8488	Scarborough Hannaford	Point of Sale Debit	\$207.69
1761	Portland Hannaford	Point of Sale Debit	\$191.26
1761	Portland Hannaford	Point of Sale Debit	\$203.89

11. On January 10, 2023, while the individual was still in Maine, additional transactions involving compromised BSB accounts were made at U.S. Post Offices on Forest Avenue and Congress Street in Portland, ME. Because they occurred at post offices, I contacted U.S. Postal Inspector Bryan Wilmot to request any video footage and information about what the individual had purchased in each instance. Inspector Wilmot reported that the individual had purchased (or attempted to purchase in some

instances) postal money orders, and that video footage of him existed at the Forest Avenue location but not Congress Street. I reviewed the footage and noted that it appeared to be the same individual who had been at the Hannaford stores (among other locations) the previous day. Below is a still image of the individual at the U.S. Post Office in Portland on January 10, 2023:



12. Inspector Wilmot subsequently reported to me that postal records reflected that some of the money orders purchased by the individual were later negotiated in South Florida. For instance, one money order for \$600 that had been purchased at the Forest Avenue post office on January 10, 2023 was made payable to an “Andre Hill” and cashed at a convenience store in Lauderdale Lakes, Florida on January 20, 2023; another for \$400 that had been purchased at the Congress Street location on January 10, 2023 was also made payable to an “Andre Hill” but deposited into an account at TD Bank.

13. The suspect made the following transactions, among others, on January 10, 2023, using a BSB debit card number without the account holder’s knowledge or consent:

Card Ending	Location	Description	Approximate Amount
8693	Portland Post Office (Forest Ave.)	Money Order	\$602.23
8693	Portland Post Office (Forest Ave.)	Money Order	\$552.96
8693	Portland Post Office (Forest Ave.)	Money Order	\$501.65

BSB Digital Wallet Fraud in New Hampshire on January 11, 2023

14. On January 11, 2023, BSB again notified me that compromised customer accounts were again being used on that very day, but this time at Hannaford stores, U.S. post offices, and other locations in New Hampshire (mostly in the Manchester region). I contacted the Hannaford security manager who had assisted with obtaining footage

from the Maine locations, and I received some of the footage from the affected Hannaford stores in the Manchester region. I again observed the same individual making purchases, though in several instances he seemed to be using digital bank cards with images that did not appear to match the blue and white BSB cards described above. Below is a still image of the suspect at a Hannaford store in New Hampshire on January 11, 2023:



15. On the same date, I contacted Inspector Wilmot regarding the postal facilities visited by the individual, which were identified as the two Manchester post

offices (Manchester Main and Manchester Downtown) and a post office in Bedford, NH. In footage provided for the Manchester Main location, I again observed the same man. Below is a still image of the individual from surveillance footage at a Manchester post office:



16. According to Inspector Wilmot, the suspect made two visits to the Manchester Main post office; in the first visit, the compromised BSB cards he used were all declined, but in the second visit later in the day, he was successful in purchasing money orders with compromised BSB digital wallet accounts. However, video footage at the Manchester Main location was only available for the earlier, unsuccessful attempts.

At the Manchester Downtown location, Inspector Wilmot reported that the same individual, captured by surveillance footage, made additional successful money order purchases. As with several of the money orders purchased at the Portland locations, several of the money orders purchased by the same individual at the Manchester locations were cashed at the same convenience store in Lauderdale Lakes, Florida, and made payable to an “Andre Hill,” for a total of \$1,500.

Additional Activity in Massachusetts, NH, and Maine; Jan. 29 - Feb. 1, 2023

17. On about January 31, 2023, I again received information from BSB concerning new fraudulent transactions reported by customers with compromised accounts that appeared to match the pattern of those earlier in the month. BSB reported 10 transactions in Nashua, NH on the evening of January 29, 2023, that appeared to be mostly cash withdrawal purchases made at Walgreens, Rite Aid, Dollar General, and other locations in a roughly 2.5 hour period. Many of these transactions, however, were declined, and I was unable to obtain video footage from the affected stores. BSB then reported additional activity with compromised digital wallet accounts on January 30, 2023, this time at post offices in Methuen and Lawrence, MA, and retail stores and gas stations in Salem, NH. Again, many of these transactions, including those at the post offices, were declined. However, I again contacted Inspector Wilmot regarding the postal facilities, and upon review of the surveillance footage at both locations, Inspector Wilmot and I again observed the same individual. Below is a still image of the individual from surveillance video at the Lawrence post office on January 30, 2023.



18. On February 9, 2023, BSB reported additional activity that had actually occurred in Portland, ME on February 1, 2023, but that had not been detected by the customers until approximately one week later. According to BSB, numerous transactions were attempted and/or completed using compromised digital wallet accounts at a Hannaford on Riverside Drive in Portland; the Westbrook, ME post office; and several gas stations near both of these locations between 3:59 PM and 4:43 PM on that day. Once again, several were declined, including those at the post office, but several made at the Hannaford were successful, as were most of the gas station purchases. As I had done with the earlier Hannaford purchases, I contacted the

company's security department, and obtained the footage for the affected Hannaford store. In this footage, I again observed the same individual, wearing the same black coat he had worn during earlier Hannaford purchases, and I could also again observe the man manipulate his smartphone at the payment kiosk to bring up what appeared to digital wallet apps containing cards that appeared to bear the BSB debit card markings/colors.

19. The suspect made the following transaction, among others, on February 1, 2023, using a BSB debit card number without the account holder's knowledge or consent:

Card Ending	Location	Description	Approximate Amount
7731	Portland Hannaford	Point of Sale Debit	\$201.57

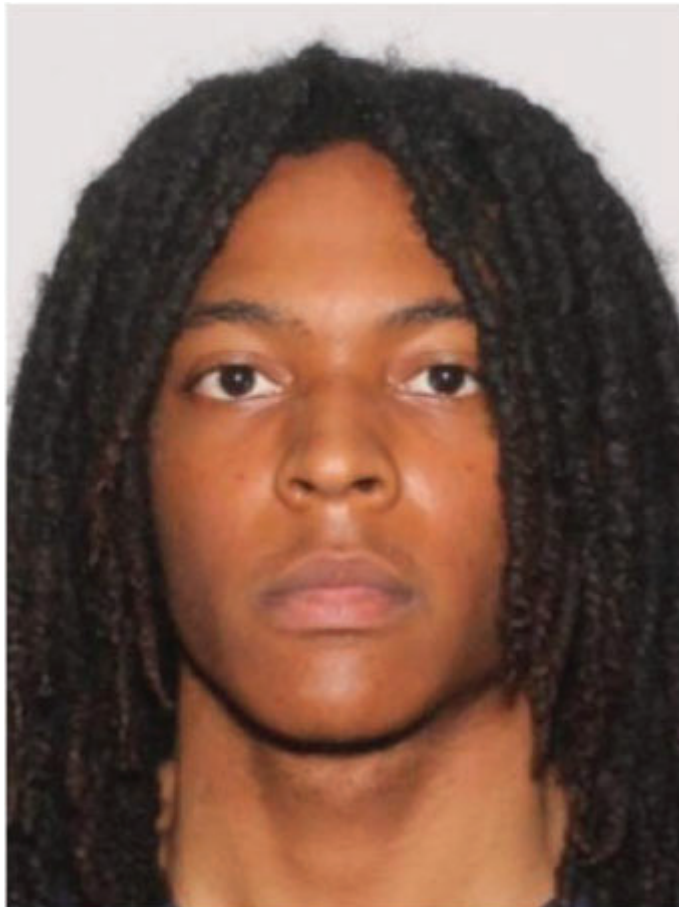
Identification of Andre Hill

20. Based upon the information that BSB had provided regarding the full scope of fraudulent digital wallet transactions that had occurred during the time period referenced above, as well as additional information from BSB concerning simultaneous online intrusions from south Florida IP addresses into the same customer accounts being used by the individual in Maine, New Hampshire, and Massachusetts, Inspector Wilmot and I suspected that the overall ORGANIZATION had a strong connection to the metropolitan Miami area. Additionally, based on the fact that BSB reported a sizeable number of other fraudulent digital wallet transactions at restaurants, stores, and gas stations in the Boston metro area, we suspected that the specific individual from the surveillance footage we had obtained either lived in the Boston area or had close

associates there that he visited often. With this information, and the fact that many of the money orders purchased by the individual were consistently endorsed by an “Andre Hill,” I conducted a consumer database search for people named “Andre Hill” with a connection to both Massachusetts and Florida. From this search, I found a single Andre Hill (hereinafter “Hill”), born in July of 1999, with recent addresses in each state and an age that appeared to match the age of the man in the surveillance video. Hill’s records in these databases reflected a current address in Norfolk, Massachusetts, with previous addresses in Sunrise, FL.

21. In April 2023, Inspector Wilmot contacted TD Bank, which had been the institution into which at least one of the “Andre Hill” postal money orders had been deposited, to provide them with a subpoena for all account records associated with Hill. TD Bank indeed found an account belonging to Hill and provided the relevant account records. In reviewing these records, Inspector Wilmot and I discovered the deposit referenced in Paragraph 12 above, as well as a number of transactions Hill had made at gas stations and other locations in Maine, New Hampshire, and Massachusetts contemporaneous with the fraudulent BSB digital wallet transactions occurring at stores and post offices in those states. More specifically, I noted that on January 9, 2023, Hill made two cash deposits into the account of \$360 and \$420 at a TD Bank ATM near the Maine Mall in South Portland, ME. These deposits occurred on the same date as the digital wallet fraud activity that had occurred at the Hannaford grocery store at the Maine Mall, which was located less than half a mile down the street from the TD Bank.

22. Based upon the results of the consumer database search and the TD Bank information, I conducted a driver's license search of Hill in the Florida and Massachusetts databases. I discovered that Hill had a valid driver's license in Florida, issued in August of 2022, and I viewed the photograph taken at issuance. I found that Hill's driver's license photo appeared to be a match to the man from the surveillance footage, who, though wearing a face mask in each instance, possessed the same distinct dreadlocks and very similar visible facial features to Hill. Below is Andre Hill's Florida driver's license photo.



23. Within the consumer records databases, I also noted that Hill had a 2003 BMW 540i sedan registered to him, bearing an active Massachusetts registration of 3PKM68. In early August 2023, Inspector Wilmot served a subpoena to the Maine Turnpike Authority for records of toll crossings involving this vehicle in January and February 2023 at any of the turnpike plazas along Interstate 95 in Maine. In early October 2023, the Maine Turnpike Authority responded, and stated that Hill's vehicle had an EZ pass transponder but that it did not have any money loaded on it when he used it in the state. As a result, Hill's vehicle was issued a violation each time it passed through the various toll plazas in Maine, and his license plate and images of his vehicle were captured and retained during these incidents. This series of violations showed that the vehicle had made the following crossings into, within, and out of Maine on I-95:

- January 9, 2023, 12:14 PM – York Plaza
- January 9, 2023, 12:52 PM – Jetport, Portland
- January 9, 2023, 4:33 PM – Rand Road, Portland
- January 9, 2023, 7:14 PM – Saco
- January 9, 2023, 7:35 PM – York Plaza
- January 10, 2023, 11:20 AM – York Plaza
- January 10, 2023, 11:44 AM – Scarborough I-295
- January 10, 2023, 6:57 PM – Saco
- January 10, 2023, 7:17 PM – York Plaza
- February 1, 2023, 12:15 PM – York Plaza
- February 1, 2023, 12:49 PM – Wells
- February 1, 2023, 8:15 PM – Maine Mall/Payne Road
- February 1, 2023, 8:40 PM – York Plaza

As evidenced by Hill's toll activity, the vehicle was not only in the state of Maine on the days and time frames that the fraudulent BSB charges were made at stores and post offices in the Portland region, but in some cases the activity occurred in close proximity and time to his vehicle's infraction at a nearby toll plaza. For example, on January 9,

2023, at approximately 4:23 PM, Hill was captured on surveillance footage at the Westbrook Hannaford making purchases with BSB digital wallet cards; approximately ten minutes later, his vehicle registered an infraction at an I-95 toll plaza at the nearby Rand Road interchange. Additionally, in some instances, activity on Hill's personal TD Bank account showed that he was himself in Maine using his legitimate bank accounts at the time and place his vehicle was; for example, on February 1, 2023, his bank account reflected that he made a \$20.05 purchase at a Circle K gas station in Wells, ME, located near the Wells I-95 exit that Hill's vehicle passed through at 12:49 PM on the same date. Additionally, according to records provided by BSB, one client reported nine fraudulent purchases made using his BSB debit card on that date in Southern Maine, including purchases at the Hannaford in Portland, the Circle K in Portland, and the Big Apple in Westbrook.

CONCLUSION

Based on the forgoing, I submit that probable cause exists to believe that, Andre Hill committed bank fraud, in violation of 18 U.S.C 1344, as alleged in the criminal complaint.

Dated at Portland, Maine this 10th day of June, 2024.





David Fife
Special Agent
Homeland Security Investigations

Sworn to telephonically and signed
electronically in accordance with the
requirements of Rule 4.1 of the Federal Rules
of Criminal Procedures

Date: Jun 10 2024

City and state: Portland, Maine




Judge's signature
Karen Frink Wolf, U.S. Magistrate Judge
Printed name and title